

(Official Form 1) (12/03)

FORM B1		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Dunn, Melitta E.			Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No. - Complete EIN or other Tax ID No. (if more than one, list all): xxx-xx-3284			Last four digits of Soc. Sec. No. - Complete EIN or other Tax ID No. (if more than one, list all):			
Street Address of Debtor (No. & Street, City, State & Zip Code): 40W565 Greenvew Lane Elgin, IL 60123			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
County of Residence or of the Principal Place of Business: Kane			County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Asset of Business Debtor (if different from street address above):						
Information Regarding the Debtor (Check the Applicable Boxes)						
Venue (Check any applicable box): <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.						
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13			
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. _____.			
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional).			*** David M. S			
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, no funds will be available for distribution to unsecured creditors.						
Estimated Number of Creditors		1-5	6-49	50-99	100-199	200-999
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets		\$0-\$9,999	\$10,000-\$24,999	\$25,000-\$49,999	\$50,000-\$99,999	\$100,000-\$499,999
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Liabilities		\$0-\$9,999	\$10,000-\$24,999	\$25,000-\$49,999	\$50,000-\$99,999	\$100,000-\$499,999
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 11/02/2004

Time: 14:59:33

Debtor: MELITTA E DUNN

Case: 04-40619 Fee: 194

Chapter: 13 Rec. #: 3109251

Judge: Initials MB

341 mtg: 12/08/2004 @ 10:30AM

ConfHrg: 01/20/2005 @ 11:30AM

Trustee: GLENN STEARNS



1:04BK40619-BK001

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Page 2 of 29 Debtor(s): Dunn, Melitta E.	FORM BL Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>Melitta E. Dunn</u> Signature of Debtor Melitta E. Dunn X _____ Signature of Joint Debtor Telephone Number (if not represented by attorney): <u>10/25/04</u> Date X <u>[Signature]</u> Signature of Attorney X _____ Signature of Attorney for Debtor(s) David M. Siegel #6207611 Printed Name of Attorney for Debtor(s) David M. Siegel & Associates Firm Name 790 Chaddick Drive Wheeling, IL 60090 Address (847) 520-8100 Telephone Number <u>10/25/04</u> Date		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., Forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) If the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that the relief may be provided under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>[Signature]</u> <u>10/25/04</u> Signature of Attorney for Debtor(s) Date David M. Siegel Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c)) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition prepared in violation of any of the provisions of title 11 and the Federal Bankruptcy Procedure may result in fines or imprisonment under 11 U.S.C. § 110, 18 U.S.C. § 156.	

United States Bankruptcy Court
Northern District of Illinois

In re Melitta E. Dunn

Debtor

Case No. _____

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, G, H, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,462.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		40,898.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtors	Yes	1			1,765.00
J - Current Expenditures of Individual Debtors	Yes	1			1,470.00
Total Number of Sheets of All Schedules		14			
Total Assets			4,462.00		
Total Liabilities				40,898.00	

In re **Melitta E. Dunn**

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds title and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and time-purchased leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	---	-------------------------

None

Sub-Total: **0.00** (Total of this page)

Total: **0.00**

0 continuation sheet attached to the Schedule of Real Property

(Debtor's Page Summary of Schedule A)

In re **Melitta E. Dunn**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Exempt as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual on a joint petition marked, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list mortgages in executory contracts and unexpired lease on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None X O H W J C	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings, or other financial accounts; certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home loan associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Bank One	-	50.00
		Savings Account Alliant C.U.		247.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including radio, video, and computer equipment.		T.V., Furniture	-	200.00
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Normal Apparel	-	300.00
7. Tools and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and identify surrender or cash value of each.		Life Insurance Policy Death Only	-	0.00
				Total of above: 797.00

2 continuation sheets attached to the Schedule of Personal Property.

In re Melitta E. Dunn

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, minus Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<input checked="" type="checkbox"/>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit-sharing plans. Itemize.		ERISA Qualified Deferred Comp. Pension		065.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<input checked="" type="checkbox"/>			
13. Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<input checked="" type="checkbox"/>			
15. Accounts receivable.	<input checked="" type="checkbox"/>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particular.	<input checked="" type="checkbox"/>			
17. Other liquidated or determinable monetary interests or receivables.	<input checked="" type="checkbox"/>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<input checked="" type="checkbox"/>			
19. Contingent and noncontingent interests in estate or's decedent, annuities, profit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			

Subtotal **065.00**

Continued on next page

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Melitta E. Dunn**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	<input type="checkbox"/> N <input type="checkbox"/> O <input type="checkbox"/> F	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give identified value in each.	<input checked="" type="checkbox"/>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Lincoln Towncar 87K Miles		3,000.00
24. Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
25. Aircraft and accessories.	<input checked="" type="checkbox"/>			
26. Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>			
27. Machinery, fixtures, equipment, and supplies used in business.	<input checked="" type="checkbox"/>			
28. Inventory.	<input checked="" type="checkbox"/>			
29. Animals.	<input checked="" type="checkbox"/>			
30. Crops (growing or harvested). Give particulars.	<input checked="" type="checkbox"/>			
31. Farming equipment and implements.	<input checked="" type="checkbox"/>			
32. Farm supplies, chemicals, and feed.	<input checked="" type="checkbox"/>			
33. Other personal property of any kind (vehicle included).	<input checked="" type="checkbox"/>			

Sum Total: 3,000.00
Grand Total: 4,462.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property.

(If part of a "Seventeenth" schedule)

In re Melitta E. Dunn

Case No. _____

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(b). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property, Whether Excluding Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
<u>Checking Account</u> Bank One	735 ILCS 5/12-1001(b)	50.00	50.00
<u>Savings Account</u> Alliant C.U.	735 ILCS 5/12-1001(b)	247.00	247.00
<u>Household Goods and Furnishings</u>			
<u>T.V., Furniture</u>	735 ILCS 5/12-1001(b)	200.00	200.00
<u>Wearing Apparel</u>			
<u>Normal Apparel</u>	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Interests in Insurance Policies</u>			
<u>Life Insurance Policy</u> Death Only	215 ILCS 5/238	0.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
<u>ERISA Qualified</u> Deferred Comp. Pension	735 ILCS 5/12-1006	665.00	665.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
<u>1996 Lincoln Towncar</u> 87K Miles	735 ILCS 5/12-1001(c)	1,200.00	3,000.00

Form 101
11/01/03

In re **Melitta E. Dunn**

Case No. _____

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgments, liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Co-debtor" to link the entity on the appropriate schedule of creditors, and complete Schedule H - Co-debtors. If a joint action is filed, state whether husband and wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "C", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". You may need to place an "X" in more than one of these three columns.

Report the total of all claims listed on this schedule in the row labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS (INCLUDING ZIP CODE), AND ACCOUNT NUMBER (See instructions above.)	H U S B A N D	W I F E	C O - D E B T O R	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WHICH IS SECURED VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
Account No.								
Account No.								
Account No.								

0 continuation sheets attached

Total of this page

Total

(Report on Summary of Schedules)

Page

In re **Melitta E. Dunn**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheet, provide the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Co-debtor," include the entity on the appropriate schedule of creditors, and complete Schedule D for co-debtors. If a joint petition is filed, state whether husband, wife, both of them or the use of community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." You may need to place an "X" in more than one of these three columns.

Reopen the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in this category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. (11 U.S.C. § 507(a)(2))

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay, owing to employees and commissions owing to qualified independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the voluntary petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(c)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the voluntary petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(c)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(c)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. (11 U.S.C. § 507(c)(6))

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(c)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, penalties, fines, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(c)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. (11 U.S.C. § 507(c)(9))

*Amounts are subject to adjusting them April 1, 2007, and every three years thereafter with respect to cases commenced or reopened after that date of adjustment.

 0 continuation sheets attached

1400 Nov.

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims on accounts with priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee, and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor". Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint return is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of this completed schedule. Include this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule L.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM (If claim is subject to estate, so state)		AMOUNT OF CLAIM	
Account No. 5420350497		Purchases			
BP/Citi PO Box 15687 Wilmington, DE 19860-5689					67.00
Account No. Inventory No: 428851-1		Auto Towed 99 Ford Van			
City of Chicago Department of Police 3510 S. Michigan Ave. Chicago, IL 60653					100.00
Account No. 4017315906-1		Repossessed Auto			
First Midwest Bank PO Box 9003 Gurnee, IL 60031-9003					734.00
Account No. 5407-0700-1344-0129		Purchases			
HHLD Bank 1441 Schilling Place Salinas, CA 93901					15,858.00
2. Continuation sheets attached					16,759.00

In re Melitta E. Dunn

Case No.

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS (INCLUDING ZIP CODE), AND ACCOUNT NUMBER (See Instructions)	CLASS OF CLAIM	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM (\$)	AMOUNT OF CLAIM
Account No. 373-105-099-71 JCP/MCCBG P.O. Box 27570 Albuquerque, NM 87125-7570		Purchases		359.00
Account No. 35023890352 Kohls N56 W17000 Ridgewood Dr. Menomonee Falls, WI 53051		Purchases		240.00
Account No. 401731590600001 Midwestwauke 214 Washington Street Waukegan, IL 60085-5618		Purchases		8,532.00
Account No. 771 4 10 035943572 Sam's Club PO Box 981064 El Paso, TX 79998-1064		Purchases		4,523.00
Account No. 5121-0701-1366-1678 Sears Gold MasterCard PO Box 6922 The Lakes, NV 88901-6922		Purchases		6,808.00
Sheet no. 1 of 2 sheet attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Total of all claims		10,472.00

In re: **Melitta E. Dunn**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS (INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions))	C O D E	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O D E	C O D E	AMOUNT OF CLAIM
Account No. 6032-2332-8007-7783 Wal-Mart MBGA PO Box 102027 C77W Roswell, GA 30076		Purchases			3,667.00
Account No.					
Account No.					
Account No.					
Account No.					
Sheet no. 2 of 2 (See instructions to Schedule of Creditors Holding Unsecured Nonpriority Claims)		Total of Unsecured Nonpriority Claims			3,667.00
		Total of (Payment Summary of Schedule)			40,898.00

United States Bankruptcy Court
Northern District of Illinois

Page Melitta E. Dunn

1. *Chlorophyll a* (Chl *a*)

1000
1000

13

VERIFICATION OF CREDITOR MATRIX

The undersigned Debitors hereby verify that the attached list of creditors is true and correct to the best of his/her knowledge.

Definition:

10/25/04

Melitta E. Dunn

Melitta E. Dunn

Signature of Exhibitor

32/001
PO Box 115-7
Wichita, KS 67201-0115

3150 N. 24th Ave.
Department of Public Health
3300 N. Rockwell Ave.
Chicago, IL 60656

5140 N. Howard Bank
PO Box 900
Chicago, IL 60641-0900

9001 1st
14th St. Hilltop Farm
San Jose, CA 95128

Department of Health Services
PO Box 34000
Salt Lake City, UT 84143-0000

25. Penn St.
PO Box 11111
St. Paul, MN 55108

3017 Wacker
P.O. Box 500
Albuquerque, NM 87106-0500

1000 Wacker
PO Box 90000
Chicago, IL 60606-0000

Kohl's
PO Box 2983
Milwaukee, WI 53201-2983

Kohl's
850 W1000 Ridgewood Dr.
Menomonee Falls, WI 53051

Kowschuck
210 Walnut St. 2nd Fl.
Wichita, KS 67201-5601

Joseph H. Hill
1000 12th Street NW
Room 1000, NW Washington, DC 20004

Rebecca M. Hill
1000 12th Street NW
Room 1000, NW Washington, DC 20004

Rebecca M. Hill
1000 12th Street NW
Room 1000, NW Washington, DC 20004

Rebecca M. Hill
1000 12th Street NW
Room 1000, NW Washington, DC 20004

Rebecca M. Hill
1000 12th Street NW
Room 1000, NW Washington, DC 20004

In re Melitta E. Dunn

Case No. _____

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any contract or agreement. State nature or debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in an appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code of Other Parties to Lease or Contract	Description of Contract or Lease and Name of Other Parties to State whether lease is for moveable or real property State contract number or any government contract
---	---

In re Melitta E. Dunn

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-obligors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

6. INC. No.

Definition

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor on a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Widowed	RELATIONSHIP	AGE
	None	
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Retired	
Name of Employer	Retired	
How long employed		
Address of Employer		

INCOME: Estimate of average monthly income

current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBJECT

LESS PAYROLL DEDUCTIONS

a Payroll taxes and social security 100

b. Incentive

« Union des... »

© 2007 Fisher Controls Corp.

10. 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) **Social Security**

Pension

© 2000-2001 by The McGraw-Hill Companies, Inc.

Pension or retirement income

UNION BRIDGES, INC.
1800 S. 10th St.
Tulsa, OK 74106

[illegible]

1991 MONTHLY INCOME

| | | |
|-------------------------------|----|---------|
| NETAL COMBINED MONTHLY INCOME | \$ | 1765.00 |
|-------------------------------|----|---------|

[illegible]

| | | | |
|----|----------|----|-----|
| \$ | 0.00 | \$ | N/A |
| \$ | 0.00 | \$ | N/A |
| \$ | 0.00 | \$ | N/A |
| \$ | 0.00 | \$ | N/A |
| \$ | 1,100.00 | \$ | N/A |
| \$ | 665.00 | \$ | N/A |
| \$ | 0.00 | \$ | N/A |
| \$ | 0.00 | \$ | N/A |
| \$ | 0.00 | \$ | N/A |
| \$ | 1,765.00 | \$ | N/A |

(Report also as Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

In re Melitta E. Dunn

Case No. _____

Debtor

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. List any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|-----------|-----------------|
| Rent or home mortgage payment (include for rented for mobile home) | \$ | 300.00 |
| Are real estate taxes included? Yes _____ No <u>X</u> | | |
| Is property insurance included? Yes _____ No <u>X</u> | | |
| Utilities: Electricity and heating fuel | \$ | 200.00 |
| Water and sewer | \$ | 0.00 |
| Telephone | \$ | 100.00 |
| Other: <u>Cell Phone</u> | \$ | 50.00 |
| Home maintenance (repairs and upkeep) | \$ | 0.00 |
| Food | \$ | 400.00 |
| Clothing | \$ | 100.00 |
| Laundry and dry cleaning | \$ | 50.00 |
| Medical and dental expenses | \$ | 50.00 |
| Transportation (not including car payments) | \$ | 150.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 0.00 |
| Charitable contributions | \$ | 0.00 |
| Tax income (not deducted from wages or included in home mortgage payments) | | |
| Homes where's or renter's | \$ | 0.00 |
| Life | \$ | 0.00 |
| Health | \$ | 0.00 |
| Auto | \$ | 70.00 |
| Other | \$ | 0.00 |
| Taxes (not deducted from wages or included in home mortgage payments)
(Specify) | \$ | 0.00 |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) | | |
| Auto | \$ | 0.00 |
| Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| Alimony, maintenance, and support paid to others | \$ | 0.00 |
| Payments for support of additional dependents not living at your home | \$ | 0.00 |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | \$ | 1,470.00 |

[FOR CHAPTER 12 AND 13 DEBTOR(S) ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

| | | |
|--|----|----------|
| A. Total projected monthly income | \$ | 1,730.00 |
| B. Total projected monthly expenses | \$ | 1,470.00 |
| C. Excess income (A minus B) | \$ | 260.00 |
| D. Total amount to be paid into plan each <u>Monthly</u> | \$ | 260.00 |
| (interval) | | |

United States Bankruptcy Court
Northern District of Illinois

Debtor Melitta E. Dunn Case No. Chapter 12

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 pages (as shown on summary page page 1) and that they are true and correct to the best of my knowledge, information, and belief.

Date 10-25-04

Signature Melitta E. Dunn
Melitta E. Dunn
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 2571.

Form 7
11/03/03

**United States Bankruptcy Court
Northern District of Illinois**

Date Melitta E. Dunn

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for each spouse, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor, proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, in a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to relatives of the debtor, general partner or the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor; 11 U.S.C. § 541.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE (if more than one) |
|--------|---------------------------|
| \$0.00 | 2004 |
| \$0.00 | 2003 |
| \$0.00 | 2002 |

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|----------------------|
| \$11,000.00 | 2004 Social Security |
| \$12,000.00 | 2003 Social Security |

5. Payments to creditors

None

- ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$500 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE(S) OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|---------------------|-------------|--------------------|
|------------------------------|---------------------|-------------|--------------------|

None

- ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|---|-----------------|-------------|--------------------|
|---|-----------------|-------------|--------------------|

4. Suits and administrative proceedings, executions, garnishments, and attachments

None

- ☒ a. List all suits and administrative proceedings in which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning payment or non-payment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---------------------------------|----------------------|------------------------------|-----------------------|
|---------------------------------|----------------------|------------------------------|-----------------------|

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|-----------------|-----------------------------------|
|--|-----------------|-----------------------------------|

5. Repossessions, foreclosures and returns

None

- ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure, or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|-----------------------------------|
|--|--|-----------------------------------|

6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

None

- ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

7. Gifts

☒ None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

8. Losses

☒ None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case, or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND LOSS, WAS COVERED BY INSURANCE, OR IN-CARE BY INSURANCE, GIVE PARALLEL CAPS | DATE OF LOSS |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

☐ None List all payments made or property transferred by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy laws, or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR, OR OTHER DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| David M. Siegel
790 Chaddick Dr.
Wheeling, IL 60090 | 10/04 | \$456.00 |

10. Other transfers

☐ None List all other property, other than property transferred in the ordinary course of the business or financial affairs, sold, conveyed, transferred absolutely or in security, within **one year** immediately preceding the commencement of this case, whether or not a joint petition is filed under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE
RELATIONSHIP TO DEBTOR | DATE | DESCRIPTION OF PROPERTY TRANSFERRED
AS TO VALUE RECEIVED |
|---|------|---|
| Bernhardt Dunn
809 E. Camp McDonald
Prospect Heights, IL 60070
Son | 9/04 | Debtor's 1/2 interest in the above property, no value received. Debtor's son resides in the property and pays for the property. Debtor did not live in the property during the preceding years. |

11. Closed financial accounts

☒ None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case, include checking, savings, or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, co-operatives, associations, brokerage, houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND ACCOUNT OF FINANCIAL INSTITUTION | DATE OF CLOSURE AND DATE OF CLOSURE |
|---------------------------------|---|-------------------------------------|
|---------------------------------|---|-------------------------------------|

12. Safe deposit boxes

None

List safe deposit boxes or other boxes or depositories in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, and if the spouses are separated, and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAME(S) AND ADDRESS(ES) OF PERSON WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|--|-------------------------|---------------------------------------|
|--|--|-------------------------|---------------------------------------|

13. Set-offs

None

List all set-offs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, and if the spouses are separated, and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SET-OFF | AMOUNT OF SET-OFF |
|------------------------------|-----------------|-------------------|
|------------------------------|-----------------|-------------------|

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls:

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises in which the debtor resided during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | DATE MOVED | REASON FOR MOVING |
|---------|------------|-------------------|
|---------|------------|-------------------|

16. Spouses and Former Spouses

None

If the debtor resided or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of this case, identify the nature of the debtor's spouse or former spouse's assets included or excluded with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not privately or publicly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, pollutant, contaminant, or similar term under an Environmental Law.

5

None ☒ a. List the name and address of every site for which the debtor has received notice or subpoena by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, to the extent known, the Environmental Law.

| SEE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|----------------------|---------------------------------------|----------------|-------------------|
|----------------------|---------------------------------------|----------------|-------------------|

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SEE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|----------------------|---------------------------------------|----------------|-------------------|
|----------------------|---------------------------------------|----------------|-------------------|

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, in which any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OF PROCEEDING |
|---------------------------------------|---------------|----------------------|
|---------------------------------------|---------------|----------------------|

18. Nature, location and name of business.

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or which self-employed professional within the **six years** immediately preceding the commencement of this case in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER IDENTIFICATION ADDRESS | NATURE OF BUSINESS | BEGINS AND ENDING DATES |
|------|---------------------------------|--------------------|-------------------------|
|------|---------------------------------|--------------------|-------------------------|

None ☒ c. Identify any business located in response to subpoena or a governmental unit that has been secretly withheld or defrauded in violation of 18 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answer contained in the foregoing statement of financial affairs and any attachments thereto and that the same are true and correct.

Date 10-25-04

Signature

Melitta E. Dunn

Melitta E. Dunn

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 159.

United States Bankruptcy Court
Northern District of Illinois

In re: Melitta E. Dunn

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 USC § 502(a) and Bankruptcy Rule 201(b), I certify that I am the attorney for the above-captioned Debtor, and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|---|----|-----------------|
| For legal services, I have agreed to accept | \$ | <u>2,700.00</u> |
| Paid to the filing of this statement, I have received | \$ | <u>476.00</u> |
| Balance Due | \$ | <u>2,244.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and partners in my firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my firm. (A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.)

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition for bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings (not of);
- d. Other procedures as needed;

Negotiations with secured creditors to reduce to market value, exemption planning, preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

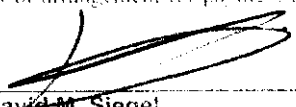
6. My agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidance, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for my services as attorney for the debtor(s) in this bankruptcy proceeding.

Dated: 11/25/04


David M. Siegel
David M. Siegel & Associates
790 Chaddick Drive
Wheeling, IL 60090
(847) 520-8100

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341**INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Melitta E. Dunn

10-25-04

Debtor's Signature

Date